

Information to identify the case:

| | | |
|---|----------------------------------|---|
| Debtor 1 | Steven J. Bombaro | Social Security number or ITIN xxx-xx-6279 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN ----- EIN ----- |
| United States Bankruptcy Court District of New Jersey | | |
| Case number: 17-34784-JNP | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven J. Bombaro
dba Cousins Garden Design, LLC

1/8/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven J. Bombaro
Debtor

Case No. 17-34784-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Jan 08, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2024:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Steven J. Bombaro, 23 Brandywine Drive, Berlin, NJ 08009-2225 |
| 517268573 | + Bank of America, c/o of Powers Kirn, LLC, 728 Marne Highway, Ste 200, Moorestown, NJ 08057-3128 |
| 517268582 | Business Card, PO Box 15710, Wilmington, DE 19886-5710 |
| 517268589 | CNH Industrial Capital, PO Box 292, Racine, WI 53401-0292 |
| 517268590 | + County Conservation, 212 Blackwood Barnsboro Road, Sewell, NJ 08080-4202 |
| 517268574 | Ditech, PO Box 7169, Pasadena, CA 91109-7169 |
| 517281899 | Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154 |
| 517268592 | Ink by Chase, PO Box 15298, Wilmington, DE 19850-5298 |
| 517220784 | + Joe & Donna Pagano, 19 Hollybrook Drive, Sewell, NJ 08080-1549 |
| 517268593 | + Johnson Nursery Corp, c/o JL Russell & Associates LTD, 13700 State Road, Ste 4, North Royalton, OH 44133-3967 |
| 517268577 | State of NJ, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445 |
| 517220786 | State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445 |
| 517268596 | + Suburban Family, 110 Centre Blvd, Marlton, NJ 08053-4106 |
| 517268597 | + Woodbury Cement Products, 630 S. Evergreen Avenue, Woodbury Heights, NJ 08097-1006 |

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|---|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jan 08 2024 21:18:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jan 08 2024 21:18:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | Email/Text: EBNBKNOT@ford.com | Jan 08 2024 21:19:00 | Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962 |
| 517268578 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Jan 08 2024 22:12:54 | Advanta Bank, PO Box 9217, Old Bethpage, NY 11804-9017 |
| 517268579 | EDI: BANKAMER | Jan 09 2024 01:46:00 | Bank of America, PO Box 15019, Wilmington, DE 19886-5019 |
| 517268581 | EDI: BANKAMER | Jan 09 2024 01:46:00 | Bank of America, PO box 982235, El Paso, TX 79998 |
| 517313266 | + EDI: BANKAMER2 | Jan 09 2024 01:46:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 517314767 | EDI: BANKAMER | Jan 09 2024 01:46:00 | Bank of America, N.A., Bank of America, P.O. Box 31785, Tampa, FL 33631-3785 |
| 517336313 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 08 2024 21:13:18 | CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517268583 | + Email/PDF: resurgentbknotifications@resurgent.com | Jan 08 2024 21:13:55 | Cach LLC, 4340 S. Monaco Street, Unit 2, Denver |

District/off: 0312-1

User: admin

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Date Rcvd: Jan 08, 2024

Form ID: 3180W

Total Noticed: 41

| | | | |
|-----------|--|----------------------|--|
| | | | CO 80237-3485 |
| 517268584 | + EDI: CAPITALONE.COM | Jan 09 2024 01:46:00 | Cap One, PO Box 30253, Salt Lake City UT 84130-0253 |
| 517268585 | + EDI: CAPITALONE.COM | Jan 09 2024 01:46:00 | Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884 |
| 517268586 | EDI: URSI.COM | Jan 09 2024 01:46:00 | Chase Bank USA NA, c/o United Recovery Systems, PO Box 722929, Houston, TX 77272-2929 |
| 517268591 | + EDI: PHINAMERI.COM | Jan 09 2024 01:46:00 | GM Financial, PO Box 181145, Arlington, TX 76096-1145 |
| 517220783 | EDI: IRS.COM | Jan 09 2024 01:46:00 | IRS, PO Box 7346, Philadelphia, PA 19101-7346 |
| 517268587 | EDI: JPMORGANCHASE | Jan 09 2024 01:46:00 | Chase Freedom, PO Box 15153, Wilmington, DE 19886-5153 |
| 517268588 | EDI: JPMORGANCHASE | Jan 09 2024 01:46:00 | Chase Ink, PO Box 15298, Wilmington, DE 19850-5298 |
| 518654055 | Email/Text: mtgbk@shellpointmtg.com | Jan 08 2024 21:17:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 518654054 | Email/Text: mtgbk@shellpointmtg.com | Jan 08 2024 21:17:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 517268595 | EDI: PRA.COM | Jan 09 2024 01:46:00 | Portfolio Recovery Assoc LLC, c/o Thomas Murtha, 140 Corporate Blvd, Norfolk, VA 23502 |
| 517334042 | EDI: PRA.COM | Jan 09 2024 01:46:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541 |
| 517252511 | EDI: PRA.COM | Jan 09 2024 01:46:00 | Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541 |
| 517268594 | EDI: SYNC | Jan 09 2024 01:46:00 | Pay Pal, PO Box 960080, Orlando, FL 32896-0080 |
| 518427889 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Jan 08 2024 21:16:00 | State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245 |
| 519500716 | + EDI: WFFC2 | Jan 09 2024 01:46:00 | Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629 |
| 517260154 | EDI: WFFC2 | Jan 09 2024 01:46:00 | Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001 |
| 517268575 | + EDI: WFFC2 | Jan 09 2024 01:46:00 | Wells Fargo Home Mortgage, PO Box 3117, Winston Salem NC 27102-3117 |

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 517220781 | | Bank of America |
| 517220782 | | Greentree |
| 517220785 | | Schedule F debt |
| 517220787 | | Wells Fargo Home Mortgage |
| 517268580 | *P++ | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019 |
| 517268576 | *+ | IRS, PO Box 7346, Philadelphia, PA 19101-7346 |
| 517268598 | *+ | Joe & Donna Pagano, 19 Hollybrook Drive, Sewell, NJ 08080-1549 |

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------------|--|
| Aleisha Candace Jennings | on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com |
| Andrew B Finberg | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com |
| Andrew B Finberg | ecfmail@standingtrustee.com |
| David Nigro | on behalf of Debtor Steven J. Bombaro jenkins.clayman@verizon.net |
| Denise E. Carlon | on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Jeffrey E. Jenkins | on behalf of Debtor Steven J. Bombaro mail@jenkinslawgroup.com JenkinsClayman@jubileebk.net |
| John R. Morton, Jr. | on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| Valerie A. Hamilton | on behalf of Creditor New Jersey Division of Taxation Valerie.Hamilton@law.njoag.gov |
| William M. E. Powers, III | on behalf of Creditor Bank of America N.A. ecf@powerskirn.com |
| William M.E. Powers | on behalf of Creditor Bank of America N.A. ecf@powerskirn.com |
| William M.E. Powers, III | on behalf of Creditor Bank of America N.A. ecf@powerskirn.com |

TOTAL: 13